



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
MILLARD, et al

Application No.: 09/802,482

Filed: March 9, 2001

For: CUSTOMIZED CREDIT OFFER
STRATEGY BASED ON TERMS
SPECIFIED BY AN APPLICANT

Atty. Docket No.: NEXTP007

Examiner: Unassigned

Group: 2164

Date: May 23, 2001

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on May 23, 2001.

Signed: _____

Pat Tate

Pat Tate

INFORMATION DISCLOSURE STATEMENT

UNDER 37 CFR §§1.56 AND 1.97(c) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

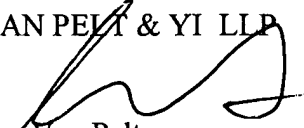
Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed within three (3) months of the filing date of the above-referenced application. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No.: NEXTP007).

Respectfully submitted,
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